

REMARKS

Claims 6-15 are pending in this application. The Examiner rejected claims 6-15 under 35 U.S.C. § 102(a) as being anticipated by Moran. Claim 6 is illustrative and recites:

A system for making computer-implemented multiple life cycle plans, comprising:
a user interface including data entry elements for receiving life cycle planning data from a user and displaying plan results to the user; and
a planning engine, coupled to the user interface, and configured to perform the steps of:
allocating the planning data to a plurality of items, each item having at least one variable, and each item configured to be present in or absent from each life cycle plan; and
determining a plan result for each plan using only the items that are present in the plan.

The claimed invention enables efficient development and comparison between multiple life cycle plans without requiring complete duplication of prior plans. Because items can be active in multiple plans, multiple copies of the same item need not be made for each different plan a user wishes to construct. Using the claimed invention, a user can evaluate the effects of different life choices and different economic assumptions, and can see the results those differences make to each plan.

Moran does not disclose the claimed invention. Moran provides a computer-implemented program for financial planning and advice system. However, Moran is subject to problems found in the prior art and which are overcome by the claimed invention. In particular, Moran teaches displaying multiple plans (as illustrated in Moran Fig. 36, for example) by entirely copying components of a plan from one database to another. For example, Moran recites:

When an alternative view is suitably requested by an advisor, FAS 10 preferably completely copies the demographic, goals, ALPIE, and assumptions data from the current view and creates a separate database. After the alternative view database is created, changes to the alternative view preferably do not effect the current view and vice versa. Thus, in FAS 10 it is preferable for an advisor to refrain from creating an alternative view until data has been initially entered for the current view

(Moran col. 28, lines 57-65)(emphasis added). Thus, unlike the claimed invention, Moran creates different databases storing different copies of items for each

plan. As noted above, in the claimed invention items can be active in multiple plans and therefore multiple copies of the same item are not made for each plan.

Accordingly, claim 6 is patentable over Moran. Claim 7 is patentable over Moran for at least the same reasons as claim 6, reciting that indications are stored of whether an item is active in a plan, unlike the teaching of Moran that makes copies of items for each plan.

Dependent claims 8-10 are patentable over Moran, as each recites its own patentable features in addition to depending from patentable claim 7. Claims 11-14 and 15 are analogous to claims 7-10 and are patentable over Moran for at least the same reasons.

In view of the above, the Examiner is asked to withdraw his rejection of all pending claims, claims 6-15, and issue a Notice of Allowance. If any matters remain outstanding prior to allowance of the claims, the Examiner is invited to contact the undersigned attorney at (415) 875-2358 or via e-mail at dbrownstone@fenwick.com. Applicant acknowledges that a copy of any electronic mail communications will be made of record in the application file per MPEP § 502.03.

Respectfully submitted,
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